

# STATE OF CONNECTICUT DEPARTMENT OF HOUSING



## **UniteCT Guidelines**

## Emergency Rental Assistance for Connecticut's Economy

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### I. PROGRAM OVERVIEW

The Department of the Treasury has made over \$25 billion available to assist households in the United States that are unable to pay rent and utilities due to the COVID-19 pandemic.

Acting through the Department of Housing (DOH), the State of Connecticut has implemented the UniteCT Program to respond to the housing issues associated with the onset of COVID-19.

### **II. FUNDING AVAILABILITY**

- \$235,873,751.10 [Consolidated Appropriations Act, 2021]
- ➤ All funds must be *expended* by September 30, 2022

### **III. ELIGIBLE ASSISTANCE**

#### Types of assistance:

- Utility Assistance Arrears\*
- Rental Assistance Arrears\*\*
- Rental Assistance Prospective

## Limitations of assistance:

Assistance is dependent on the continued availability of funds in the program;

<sup>\*</sup>Utilities covered by landlord will be considered as part of rental assistance.

<sup>\*\*</sup> Late fees or additional charges for non-payment are not eligible for rental assistance.



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- UniteCT will provide 100% of rental arrears accrued after March 13, 2020, subject to a \$15,000 and 12-month cap;
- ➤ UniteCT will provide 100% of the contracted rent amount for three prospective months, subject to a \$15,000 and 12-month cap;
- Total amount of assistance may not exceed twelve (12) months, with consideration for extenuating circumstances for an additional three (3) months for a total of fifteen (15) months;
- Applicants are required to submit an application every three (3) months (recertification) to continue receiving prospective rental assistance;
- UniteCT will fund 100% of electric arrears accrued after March 13, 2020, as reported by the utility provider and will be processed automatically;
- Rental arrears must be addressed by the program in some manner prior to receiving funds for prospective rents;
- Prospective rental assistance will be issued as a single lump sum payment to eligible landlords covering a three (3)-month period;
- ➤ Landlord shall not serve a Notice to Quit, initiate or prosecute a summary process action against a Tenant for nonpayment of rent accrued prior to the date on which assistance is provided or during any month for which assistance is provided under the Program.
- UniteCT will not cover any punitive damages including legal or administrative fees associated with eviction proceedings or late fees, NSF fees, or other fees associated with nonpayment of rent and Landlord agrees to not pursue payment for these fees from the Tenant.

See Conditions of Assistance section for more details.

#### **IV. ELIGIBLE APPLICANTS**

Persons eligible to apply:

- Eligible households;
- Landlords on behalf of eligible households.

See Eligibility Criteria section to determine what "eligible household" means.

### V. ELIGIBILITY CRITERIA

To qualify for the UniteCT Program the applicant must meet all of the following criteria:

- > Be a permanent or primary resident of the State of Connecticut.
- ➤ Demonstrate need for assistance prior to or at the time of application as reflected by the eligibility criteria set forth below.
- Meet the definition of "eligible household".
- > Complete the online application in full and upload all necessary supporting documentation.



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An "eligible household" is defined as a renter household in which one or more individuals meets all of the following criteria:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19; and
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Certifies household income at or below 80% of the HUD area median income (AMI).

## Income Eligibility Requirements

The Department has elected to utilize the IRS Form 1040 Adjusted Gross Income method as its definition of income.

The Department has elected to utilize the Qualified Census Tract (QCT) designated by HUD as a means of qualifying household income by fact-specific data proxy.

- > Households who reside within a QCT will not be required to submit income documentation.
- ➤ Households who do not reside within a QCT may provide either annual or monthly income source documentation to document income.
  - o The tenant may submit their 2020 annual household income documentation; or
  - Most recent 4 weeks (one month) of household income source documentation. This
    documentation will be used to annualize household income amounts. If a household is
    qualified on the basis of monthly income, the household will be required to re-submit
    income documentation to re-certify household income every three months for the
    duration of assistance.

#### Applications will be deemed ineligible if:

- The assistance sought is deemed to be duplicative assistance if the Applicant is currently receiving funding under another federal or state housing assistance program.
- Applicant or co-applicant cannot provide third-party verification of occupancy of the unit (such as a lease, utility bill, or other third-party documentation).
- Applicant is subleasing the unit.
- Applicant does not provide supporting documentation necessary to determine compliance with the eligibility requirements and support of amount of assistance required.

Applicants deemed ineligible for any reason, including those listed above, will have the opportunity to provide further detailed information about and explanation of any extreme extenuating circumstances in support of eligibility for assistance as part of the Appeals process, described in Section VI below.



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### **VI. ELIGIBILITY APPEALS PROCESS**

Upon determination of ineligibility and denial of assistance, an applicant will be sent a letter by e-mail stating the reason for the determination. The letter will include the process by which an applicant can appeal the determination and the time in which to do so.

In order to appeal a determination of ineligibility, an applicant may log back into their application and submit an appeal. The appeal should explain in detail the reason(s) an applicant believes the denial was in error or the extenuating circumstances the applicant believes should support the receipt of UniteCT assistance.

An applicant will be contacted for further follow-up only if necessary, in order to make a determination.

### **VII. LANDLORD & ELECTRICITY PROVIDER PARTICIPATION**

Assistance payments will be made directly to the landlord or electricity company provided that their participation and all necessary information has been obtained to make proper payment.

#### Landlord Outreach

Outreach will be considered complete if:

- > The Department has sent a request for participation in writing, to the email address provided in the application to the landlord, and the addressee does not respond to the request within 14 calendar days of the date of the email; or
- > The grantee has made at least three attempts by phone or e-mail to request the landlord participation; or
- A landlord confirms in writing that the landlord does not wish to participate. The final outreach attempt or notice to the landlord must be documented.

The Department encourages active participation between a Tenant and Landlord to complete the application. If relocation is necessary on behalf of the Tenant to participate in the Program, UniteCT will work with the Tenant and new Landlord to provide assistance.

#### **Utility Outreach**

The Department will partner with utility providers around the State to make direct payments on all electric arrears accrued after March 13, 2020 on behalf of the tenant. UniteCT will coordinate efforts directly with utility providers, and no action is required by the tenant other than completing the UniteCT application. These payments will be made for UniteCT applicants who are registered customers of utility providers.



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### **Direct Tenant Assistance Payments**

If a tenant has extenuating circumstances in which a current landlord does not want to participate in the Program and a Tenant is unable to secure tenancy with a new landlord, the Tenant may be eligible to receive direct tenant assistance payments. Tenant should reach out to their designated Case Auditor for more information. Tenants can find their designated Case Auditor listed within their application. Please note that an application must have been reviewed by a Case Auditor and the tenant must have exhausted all attempts to obtain housing with new landlord in order to be eligible for direct tenant payments.

### **VIII. PRIORITY FACTORS**

Eligible applicants will be prioritized for assistance if the household meets either of the following criteria:

- Eligible household has an income less than 50% of area median income; or
- One or more members of the household has:
  - o Been unemployed as of the date of the application; and
  - Been unemployed beginning on or after March 13, 2020; and
  - o Not been employed within 90 days prior to the submittal of this application.